


Fill in this information to identify the case:

Debtor 1 Jay M. Poidinger

Debtor 2 Denise Poidinger
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Wisconsin 

Case number 16-13113-cjf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Colonial Savings, F.A.Court claim no. (if known): 9

Last 4 digits of any number you use to
identify the debtor's account:

7 2 3 4**Date of payment change:**

Must be at least 21 days after date
of this notice 10/01/2018

New total payment:

\$ 1,705.03
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 695.99New escrow payment: \$ 547.79**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jay M. Poidinger
First Name Middle Name Last Name

Case number (if known) 16-13113-cjf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Alexander E. George
Signature

Date 08/24/2018

Print: Alexander E. George
First Name Middle Name Last Name

Title Attorney for Creditor

Company Kohner, Mann & Kailas, S.C.

Address Washington Building, 4650 N. Port Washington Rd
Number Street
Milwaukee WI 53212
City State ZIP Code

Contact phone (414) 962-5110

Email ageorge@kmksc.com

JAY M POIDINGER
DENISE POIDINGER
2318 40TH ST
SOMERSET

WI 54025-7336

YOUR LOAN NUMBER: [REDACTED]

DATE: 08/22/18

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 10/18 THROUGH 09/19.

----- ANTICIPATED PAYMENTS FROM ESCROW - 10/18 THROUGH 09/19 -----
HOMEOWNERS 1ST 2600.19
COUNTY TAXES 3165.24

TOTAL PAYMENTS FROM ESCROW 5765.43

MONTHLY PAYMENT TO ESCROW 480.45 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 10/18 THROUGH 09/19-----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
		ACTUAL	STARTING BALANCE	4476.82	5284.98
OCT 18	480.45	2600.19	HOMEOWNERS 1ST	2357.08	3165.24
NOV 18	480.45			2837.53	3645.69
DEC 18	480.45	3165.24	COUNTY TAXES ALP	152.74	960.90
JAN 19	480.45			633.19	1441.35
FEB 19	480.45			1113.64	1921.80
MAR 19	480.45			1594.09	2402.25
APR 19	480.45			2074.54	2882.70
MAY 19	480.45			2554.99	3363.15
JUN 19	480.45			3035.44	3843.60
JUL 19	480.45			3515.89	4324.05
AUG 19	480.45			3996.34	4804.50
SEP 19	480.45			4476.79	5284.95

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -808.16.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	1157.24
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	480.45
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	67.34
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/01/18 1705.03
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 960.90.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 960.90.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

12/17	695.99	01/18	695.99	02/18	5567.92	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

FOR THE PURPOSES OF THIS ESCROW ANALYSIS, ADJUSTMENTS TO THE ESCROW
BALANCE AND/OR ESCROW DATA WERE COMPLETED PENDING INFORMATION FROM
YOU. PLEASE FORWARD APPROPRIATE INFORMATION TO OUR OFFICE IMMEDIATELY.

JAY M POIDINGER
DENISE POIDINGER
2318 40TH ST
SOMERSET

WI 54025-7336

YOUR LOAN NUMBER:

DATE: 08/22/18

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCT, 2017 AND ENDING SEP, 2018. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCT, 2017 IS ---

PRINCIPAL & INTEREST	1157.24
ESCROW DEPOSIT	695.99
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	1853.23

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		DESCRIPTION	-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL		PRIOR PRJ	ACTUAL
OCT 17		473.19				T	-5892.69
NOV 17		473.19					
NOV 17		1822.90					-3596.60
DEC 17				3158.93	COUNTY		-6755.53 A
JAN 18		242.72					-6512.81
FEB 18		242.72					
FEB 18		242.72					
FEB 18		242.72					-5784.65
MAR 18		695.99					-5088.66
APR 18		242.72					-4845.94
MAY 18		695.99					-4149.95
JUN 18		242.72					
JUN 18		242.72					

JUN 18	242.72	-3421.79
JUL 18	242.72	-3179.07
AUG 18	695.99	-2483.08
SEP 18		-2483.08

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -6755.53.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In RE: JAY M. POIDINGER
DENISE POIDINGER

CASE NO.: 16-13113-cjf
CHAPTER 13

Debtors.

CERTIFICATE OF SERVICE

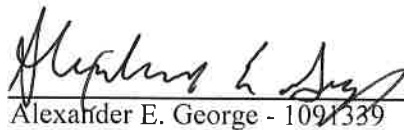
STATE OF WISCONSIN)
) SS
COUNTY OF MILWAUKEE)

I, the undersigned, hereby certify that on 08/24/2018, I caused a true copy of the foregoing **Notice of Mortgage Payment Change and Escrow Account Statement**, to be served upon the following parties by Notice of Electronic Filing:

Mark Harring, Chapter 13 Trustee
Joseph A. Skokan, Debtor(s) Attorney
Office of the U.S. Trustee

I also caused to be manually served a true copy of the documents described above in a properly first-class, postpaid envelope bearing sender's name and return address, and addressed and mailed to:

Debtor
Jay M. Poidinger
Denise Poidinger
2318 40th Street
Somerset, WI 54025


Alexander E. George - 1091339

Subscribed and sworn to before me
This 24th day of August, 2018.



Notary Public, Milwaukee County, WI
My commission expires: August 30, 2019

